

application module may contact a validation database to retrieve the customer's previously provided personal information. This information may include the customer's name, address, and telephone number. The dynamic application module then fills the particular application with the personal information and then presents the customer with the partially completed application for completion. If the customer is not logged into the host Internet banking site, he or she is presented with a blank application for completion.

Please replace the first full paragraph on page 6 as follows to replace the designation "e-profile" with "validation."

According to the preferred embodiment of the invention, host service provider 30 includes a universal session manager 32, a dynamic application module 34, a validation database 36, and an application processing database 38.

Please replace the second full paragraph on page 6 as follows to replace the designation "e-profile" with "validation" and to correct the final reference numeral.

The dynamic application module 34 is a software package that provides customer applications to the bank's products and services. The dynamic application module 34 interacts with the universal session manager 32. The universal session manager is a program to manage customer data and security while interacting with the host service provider 30. When an existing customer is logged in to the universal session manager, previously provided stored information regarding the customer is made accessible. The dynamic application

module 34 interacts with the universal session manager 32 to gain access to this information that may be used during the application process to automatically fill certain application fields. The dynamic application module 34 retrieves this information from the validation database 36. The validation database 36 is a database that contains information regarding existing customers. The application processing database 38 is a database that stores information regarding an applicant's application process. Such information may include the length of the application process, whether the application was ultimately submitted and the ultimate decision on the application. The dynamic application module 34 interacts with the application processing database by providing data regarding the application process.

Please replace the first full paragraph on page 10 as follows to replace the designation "e-profile" with "validation."

In step 300, the dynamic application module interacts with the universal session manager 32 to determine if the customer is logged in as an existing customer. The dynamic application module 34 performs a HTTP redirect to the universal session manager 32 to determine if the customer is logged in. If the customer is logged in, the universal session manager 32 performs a redirect back to the dynamic application module 34 with a parameter appended to the URL identifying the customer. If the customer is not logged in, the redirect back to the application module includes no customer identification parameter. If the